

EXHIBIT 1



Job Discussion Summary Form

Please Print or Type

Last Name	First Name	Social Security Number
Hue	Valerie	221-56-1357

Location (City, State)	Date
Dover, DE	1/28/04

Nature of Discussion (check one):

Verbal Warning Written Warning Final Warning Termination

Topic of Discussion (check applicable area(s)):

Attendance Performance Insubordination Violation of Co. Policy

Written Summary (use separate sheet if necessary, include dates, times, who, what, when, why, etc.):

As an employee of NCO, meeting performance expectations is a requirement of your position.

In April 1999, you were trained on the duties of your position. This training provided you with details on the regulations that all employees must adhere to.

On January 21, 2004 It was brought to management's attention and has been determined that you violated Company policy, and acted in an unprofessional manner by instructing NCO employees to violate NCO's check handling procedures.

You were suspended with pay from 1/21/03 through 1/28/03.

Your actions violate NCO policy, call to question your ability to adequately perform the tasks assigned to you, and will not be tolerated.

Action To Be Taken (results of discussion, follow up, dates of follow up, etc.):

Termination

Employee Comments:

Employee Signature

Manager/Supervisor Signature/Date

Copy – Human Resources
Copy – Retained by Department Manager

Human Resources Signature/Date